

Information to identify the case:		
Debtor 1	Robert J. Anderson	
	First Name	Middle Name
	Last Name	
Debtor 2 (Spouse, if filing)		
	First Name	Middle Name
	Last Name	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 22-10080-TPA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert J. Anderson

7/13/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert J. Anderson
Debtor

Case No. 22-10080-TPA
Chapter 7

District/off: 0315-1
Date Rcvd: Jul 13, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2022:

Recip ID	Recipient Name and Address
db	+ Robert J. Anderson, 128 Wyllis St, Oil City, PA 16301-3024
15455196	+ Ameriserv Financial Ba, 216 Franklin Street, Johnstown, PA 15901-1911
15455215	+ Rfcs/hmdpo, Po Box 965005, Orlando, FL 32896-5005
15455207	+ loanDepot, Attn: Bankruptcy, Po Box 11733, Newark, NJ 07101-4733

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 14 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 14 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Jul 14 2022 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15455197	+ EDI: CAPITALONE.COM	Jul 14 2022 03:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15455198	+ Email/Text: bankruptcy@cavps.com	Jul 13 2022 23:42:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15455200	+ EDI: CITICORP.COM	Jul 14 2022 03:38:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15455201	+ EDI: CITICORP.COM	Jul 14 2022 03:38:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15455202	+ EDI: CITICORP.COM	Jul 14 2022 03:38:00	Citibank/Office Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 7032, Sioux Falls, SD 57117-7032
15455203	+ EDI: CITICORP.COM	Jul 14 2022 03:38:00	Citibank/Sears, Citicorp Svcs/Centralized Bk Dept, Po Box 790034, St. Louis, MO 63179-0034
15455204	+ EDI: CITICORP.COM	Jul 14 2022 03:38:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St

District/off: 0315-1

User: admin

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Date Rcvd: Jul 13, 2022

Form ID: 318

Total Noticed: 31

15455205	+ Email/Text: bncnotifications@pheaa.org	Jul 13 2022 23:41:00	Louis, MO 63179-0034
15455206	+ EDI: PHINGENESIS	Jul 14 2022 03:38:00	Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15455199	EDI: JPMORGANCHASE	Jul 14 2022 03:38:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15455208	+ Email/Text: angie@lpfinanceinc.com	Jul 13 2022 23:42:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15455209	Email/Text: camanagement@mtb.com	Jul 13 2022 23:41:00	Lp Financial Inc, 506 Twin Oaks Dr, Johnson City, TN 37601-7610
15455210	+ Email/Text: bankruptcy@marinerfinance.com	Jul 13 2022 23:41:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15455211	+ Email/Text: bankruptcydpt@mcmc.com	Jul 13 2022 23:42:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15455212	+ EDI: NAVIENTFKASMSERV.COM	Jul 14 2022 03:38:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15455213	+ EDI: LCIPHMRGT	Jul 14 2022 03:38:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15455214	+ EDI: AGFINANCE.COM	Jul 14 2022 03:38:00	Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
15455216	^ MEBN	Jul 13 2022 23:41:55	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15455217	+ EDI: RMSC.COM	Jul 14 2022 03:38:00	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
15455611	+ EDI: RMSC.COM	Jul 14 2022 03:38:00	SYNCB/BRMart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15455218	+ EDI: RMSC.COM	Jul 14 2022 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15455219	+ EDI: RMSC.COM	Jul 14 2022 03:38:00	Synchrony Bank/JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15455220	+ EDI: RMSC.COM	Jul 14 2022 03:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15455221	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jul 13 2022 23:42:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
			Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2022 at the address(es) listed below:

Name	Email Address
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Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com
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Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmllawgroup.com
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Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
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Shawn B. Cohen	on behalf of Debtor Robert J. Anderson shawn@attyshawncohen.com notices@attyshawncohen.com;notices1@attyshawncohen.com;notices2@attyshawncohen.com;centralpabk@gmail.com
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Tamera Ochs Rothschild	trothschild@gmx.com pa70@ecfcbis.com
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Tamera Ochs Rothschild	on behalf of Trustee Tamera Ochs Rothschild trothschild@gmx.com pa70@ecfcbis.com
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TOTAL: 6